

This policy form is for Comprehensive Long-Term Care. This is a Partnership type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

☒ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☒ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime

Elimination Periods

☒ 0 days ☒ 60 days **TYPE**
☐ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$130 minimum to \$300 maximum per [day, week or month] offered in increments of \$10.

☒ per day ☐ per week ☐ per month
☐ Not Available

Inflation Protection

☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☒ 50%

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

☒ 100% ☐ 90% ☐ 80% ☐ 75%
☒ 70%

Waiver of Premium

For facility type benefits, premiums are waived after the elimination period, if any, is satisfied. For HHC type benefits, premiums are waived after 90 days of receiving covered services. Premium for any attached riders are also waived.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	Not Available	\$1,135	Not Available	\$1,020		Not Available	\$1,916	
55	Not Available	\$1,429	Not Available	\$1,285		Not Available	\$2,375	
60	Not Available	\$1,868	Not Available	\$1,679		Not Available	\$3,036	
65	Not Available	\$2,505	Not Available	\$2,251		Not Available	\$3,994	
70	Not Available	\$3,532	Not Available	\$3,174		Not Available	\$5,540	
75	Not Available	\$5,045	Not Available	\$4,535		Not Available	\$7,663	
80	Not Available	\$7,370	Not Available	\$6,624		Not Available	\$0	

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

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Maximum Policy Benefit Amounts

☒ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☐ 5 Yrs. ☒ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime

Elimination Periods

☐ 0 days ☐ 60 days ☐ TYPE
☐ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☐ Service Day

Nursing Home Daily Benefit Amounts

\$110 minimum to \$250 maximum per [day, week or month] offered in increments of \$10.

☒ per day ☐ per week ☐ per month
☐ Not Available

Inflation Protection

☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☐ 50%

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

☒ 100% ☐ 90% ☐ 80% ☐ 75%
☒ 70%

Waiver of Premium

Waiver of premium applies once the elimination period has been satisfied.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	Not Available	\$1,120	Not Available	\$1,020		Not Available	\$1,630	
55	Not Available	\$1,310	Not Available	\$1,180		Not Available	\$1,950	
60	Not Available	\$1,750	Not Available	\$1,560		Not Available	\$2,600	
65	Not Available	\$2,380	Not Available	\$2,130		Not Available	\$3,670	
70	Not Available	\$3,560	Not Available	\$3,190		Not Available	\$5,370	
75	Not Available	\$5,490	Not Available	\$4,940		Not Available	\$8,210	
80	Not Available	\$8,130	Not Available	\$7,320		Not Available	\$12,090	

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☒ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☒ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime

Elimination Periods

☐ 0 days ☒ 60 days **TYPE**
☐ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$100 minimum to \$500 maximum per [day, week or month] offered in increments of \$10.

☒ per day ☐ per week ☐ per month
☐ Not Available

Inflation Protection

☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

☒ 100% ☐ 90% ☒ 80% ☐ 75%
☐ 70% ☐ 60% ☒ 50%

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

☒ 100% ☐ 90% ☐ 80% ☐ 75%
☒ 70%

Waiver of Premium

While receiving benefits and after the satisfaction of the elimination period.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	Not Available	\$1,452	Not Available	\$1,210		Not Available	\$1,930	
55	Not Available	\$1,764	Not Available	\$1,470		Not Available	\$2,330	
60	Not Available	\$2,064	Not Available	\$1,720		Not Available	\$2,680	
65	Not Available	\$2,616	Not Available	\$2,180		Not Available	\$3,490	
70	Not Available	\$3,444	Not Available	\$2,870		Not Available	\$4,780	
75	Not Available	\$5,484	Not Available	\$4,570		Not Available	\$7,470	
80	Not Available	\$8,496	Not Available	\$7,080		Not Available	Not Available	

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

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Elimination Periods

☐ 0 days ☐ 60 days **TYPE**
☐ 20 days ☒ 90 days ☐ Calendar Day
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Nursing Home Daily Benefit Amounts

\$110 minimum to \$300 maximum per [day, week or month] offered in increments of \$10.

☒ per day ☐ per week ☐ per month
☐ Not Available

Inflation Protection

☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

☒ 100% ☒ 90% ☒ 80% ☐ 75%
☒ 70% ☒ 60% ☒ 50%

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

☒ 100% ☐ 90% ☐ 80% ☐ 75%
☒ 70%

Waiver of Premium

Premiums are waived as soon as benefits are paid under the Nursing Home or Home Care benefit (after the waiting period has been satisfied). This requirement must be satisfied once for each period of care.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

Day Elimination Period. 3 Year Maximum Policy Benefit			Day Elimination Period. 3 Year Maximum Policy Benefit			Day Elimination Period. Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	Not Available	\$1,372	Not Available	\$1,083		Not Available	Not Available	
55	Not Available	\$1,812	Not Available	\$1,427		Not Available	Not Available	
60	Not Available	\$2,194	Not Available	\$1,727		Not Available	Not Available	
65	Not Available	\$2,819	Not Available	\$2,215		Not Available	Not Available	
70	Not Available	\$3,760	Not Available	\$2,947		Not Available	Not Available	
75	Not Available	\$5,624	Not Available	\$4,444		Not Available	Not Available	
80	Not Available	\$0	Not Available	\$0		Not Available	Not Available	

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.